

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Nancy Sparacino  
Debtor

Case No. 14-00409-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: MMchugh  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 21

Date Rcvd: Apr 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 11, 2019.

db +Nancy Sparacino, 17 Church Avenue, Mount Pocono, PA 18344-1605  
cr Wells Fargo Bank, N.A., Default Document Processin, N9286-01Y, 1000 Blue Gentian Road,  
Eagan, MN 55121-7700  
4460604 +Nationwide Consumer Savings, 2611 Internet Blvd., Suite 201, Frisco, TX 75034-9093  
4440017 Newman Williams et al., 712 Monroe Street, P.O. Box 511, Stroudsburg, PA 18360-0511  
4470151 Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road,  
Eagan, MN 55121-7700

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4443828 EDI: AIS.COM Apr 09 2019 23:13:00 American InfoSource LP as agent for,  
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941  
4440009 EDI: BANKAMER.COM Apr 09 2019 23:18:00 Bank of America, PO Box 982235,  
El Paso, TX 79998-2235  
4440010 EDI: CAPITALONE.COM Apr 09 2019 23:13:00 Capital One Bank, PO Box 30285,  
Salt Lake City, UT 84130-0285  
4440011 +EDI: CITICORP.COM Apr 09 2019 23:13:00 Citibank Credit Cards, Box 6500,  
Sioux Falls, SD 57117-6500  
4440013 EDI: DISCOVER.COM Apr 09 2019 23:13:00 Discover Card, PO Box 30943,  
Salt Lake City, UT 84130  
4440012 EDI: DISCOVER.COM Apr 09 2019 23:13:00 Discover Bank, 6500 New Albany Road,  
New Albany, OH 43054  
4442463 EDI: DISCOVER.COM Apr 09 2019 23:13:00 Discover Bank, DB Servicing Corporation,  
PO Box 3025, New Albany, OH 43054-3025  
4440014 +E-mail/Text: collections@essabank.com Apr 09 2019 19:17:32 ESSA Bank & Trust,  
200 Palmer Street, PO Box L, Stroudsburg, PA 18360-0160  
4502706 EDI: RESURGENT.COM Apr 09 2019 23:13:00 LVNV Funding, LLC its successors and assigns as,  
assignee of Citibank (South Dakota),, N.A., Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587  
4440015 +EDI: MID8.COM Apr 09 2019 23:13:00 Midland Credit Management, Inc., 8875 Aero Drive,  
San Diego, CA 92123-2255  
4440016 +E-mail/Text: MKnitter@monroecountypa.gov Apr 09 2019 19:17:27  
Monroe County Tax Claim Bureau, 1 Quaker Plaza, Room 104, Stroudsburg, PA 18360-2141  
4440018 EDI: PRA.COM Apr 09 2019 23:13:00 Portfolio Recovery Associates, LLC,  
120 Corporate Boulevard, Norfolk, VA 23502  
4474625 EDI: PRA.COM Apr 09 2019 23:13:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
4440019 EDI: USBANKARS.COM Apr 09 2019 23:13:00 U.S. Bank N.A., PO Box 108,  
St. Louis, MO 63166-9801  
4440021 EDI: WFFC.COM Apr 09 2019 23:13:00 Wells Fargo Bank, N.A., PO Box 4233,  
Portland, OR 97208  
4440020 +EDI: WFFC.COM Apr 09 2019 23:13:00 Wells Fargo Bank, N.A., 3476 Stateview Blvd.,  
MAC # X7801-013, Fort Mill, SC 29715-7203

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +ESSA Bank & Trust, 200 Palmer Street, PO Box L, Stroudsburg, PA 18360-0160  
4460605 ###Nationwide Debt Direct, LLC, 3803 Parkwood Blvd., Suite 100, Frisco, TX 75034-8644  
4440022 ###Zucker, Goldberg & Ackerman, LLC, 200 Sheffield Street, Suite 101,  
Mountainside, NJ 07092-2315

TOTALS: 0, \* 1, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 11, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 9, 2019 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com  
J. Zac Christman on behalf of Creditor ESSA Bank & Trust zac@fisherchristman.com,  
office@fisherchristman.com  
Joshua I Goldman on behalf of Creditor Housing Opportunity Partners REO, LLC  
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
Kimberly A Bonner on behalf of Creditor WELLS FARGO BANK, N.A. kab@jsdc.com, jnr@jsdc.com  
Monroe County Tax Claim Bureau MKnitter@monroecountypa.gov, DPugh@monroecountypa.gov  
Steven R Savoia on behalf of Debtor 1 Nancy Sparacino ssavoia@ptd.net  
Thomas I Puleo on behalf of Creditor Housing Opportunity Partners REO, LLC  
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov  
Vincent Rubino on behalf of Creditor ESSA Bank & Trust  
lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;bsmale@newmanwilliams.com;lbeaton@newman  
williams.com;EAP-VR@outlook.com;rkidwell@newmanwilliams.com

TOTAL: 9

**Information to identify the case:**

Debtor 1 Nancy Sparacino  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:14-bk-00409-RNO**

Social Security number or ITIN **xxx-xx-3867**

EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

Social Security number or ITIN \_\_\_\_-\_\_\_\_-\_\_\_\_

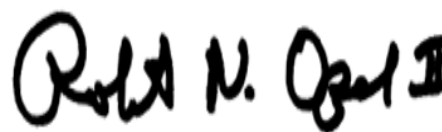
EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Nancy Sparacino  
aka Nancy Fratacangeli

4/9/19**By the  
court:**

Honorable Robert N. Opel, II  
United States Bankruptcy Judge

By: MMchugh, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**